IBM

Information as an asset

Royal Bank delivers with OS/2

With more than 3 million Visa, Teller and self-service transactions daily, Royal Bank of Canada depends on providing accurate information quickly.

"The only asset this bank has is information," says George Oliver, manager of information delivery technology at Royal Bank of Canada. "It doesn't matter if you have the best information in the world – if you can't put it into your customers' hands quickly, it's not worth anything."

Applied technology and state-of-the-art hardware and software have allowed Royal Bank to stay ahead of its competitors. With 1,600 retail bank branches in more than 30 countries, Royal Bank depends on its ability to provide accurate information quickly.

"Today's business environment makes the line between branch and non-branch, traditional banking and non-banking services a blurred one," says Oliver. "Today's workstation users demand simultaneous access to multiple business functions, usually tied to a host, working at higher speeds with easy inter-PC connectivity and resource sharing. Fortunately, today's technology no longer demands dedicated systems and terminals to achieve high performance for specialized applications such as finance industry equipment for banking. Personal computers, operating systems and LAN technologies now have the flexibility to provide both."

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Royal Bank currently uses OS/2® 2.0 for two major business units – Private Banking and Corporate Accounts. The private banking segment of Royal Bank assigns a private banker to customers with high liquid net worth. In addition to the hard financial data, private bankers keep soft personnel data on their clients. Customers can call their private banker at any time, day or night, and request a transaction. Using an OS/2 2.0 workbench, private bankers are assured of system availability with quick access to mainframes and relational data bases on LANs. This allows them to access their "bread and butter" DOS business application information, wrapped in one operating system.

The corporate account segment OS/2 focuses on is the corporate account manager's desktop. The account manager relies on information that resides in applications like data bases and word processors such as hard financial data and credit applications. Using OS/2 2.0, the desktop facilitates the integration of all components delivered as a seamless business function across networks. The Workplace Shell™ creates a graphical environment allowing the account manager to take advantage of OS/2's multitasking capabilities.

"The underlying operating functions of OS/2 are a joy to our programmers and developers," says Oliver. "We've essentially taken off the handcuffs. OS/2 workstations provide users with a robust, multitasking operating system. Architectural constraints of memory, disk capacity and naming conventions so predominant in DOS have been removed. Most of all, the OS/2 environment allows application developers to concentrate on providing business functions to the banking community without the constant concern over program size and system stability."

Royal Bank clearly defines the benefits of the OS/2 environment over the DOS-based systems. These include technical, operational, reliability and security considerations in the form of memory relief, remote administration, remote problem-determination, integrated system management functions and hardware-assisted memory protection.

OS/2 2.0 multitasking

Large number of concurrent sessions

OS/2's multitasking capabilities allow the user to open multiple sessions in OS/2, DOS and/or Windows™. A session might contain an application, a command prompt or a view of an object.

Facil focus-switching

OS/2 allows the user to shift activities between sessions while the applications left open, but unfocused, continue processing in the background or in a hidden window.

Inter-application data exchange

OS/2 allows the user to cut, copy or move data between applications, including windowed-DOS applications. Windows and OS/2 applications capable of using data-update linking, sometimes called Dynamic Data Exchange, can automatically synchronize changes in data that are repeated in multiple files.

Protected mode

If a program crashes, the user can end that program while applications in other sessions continue to function normally.

Performance-oriented

Because any task can have multiple threads, an application developer can keep the processing unit busy even while the program waits for information from another task or a slow, external device.

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